## **REMARKS**

## Claim Rejections under 35 U.S.C. § 102(e)

The Examiner has rejected claims 103-111, 114-124, 127-136, and 139-148 under 35 U.S.C. § 102(e) as being anticipated by Elgamal (U.S. Pat. 5,671,279). It is the Examiner's position Elgamal teaches a system for providing to web users financial information from a plurality of financial institutions as described in the present application. The Examiner has objected to claims 112, 113, 135, 125, 126, 137, 138, 149, and 150 as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

Applicant appreciates the Examiner's indication of allowable subject matter. Claims 112, 125, 137, and 149 dependent respectively from claims 103, 115, 127, and 149. Applicant has amended claims 103, 115, 127 and 139 to include the claim language related to a name server comprising pairs of names and locations of financial information servers as recited in dependent claims 112, 125, 137, and 149. Applicant respectfully submits that amended claims 103, 115, 127, and 149 each include limitations of the base claim and the respective dependent claims 112, 125, 137, and 149 that have been identified by the Examiner as allowable. Claims 112, 125, 137, and 149 have been cancelled.

## Comments on Statement of Reasons for Allowance

In the statement of reasons for allowance, the Examiner has suggested that claim 103 as amended with limitations from dependent claim 112 and from dependent claim 113 is a representative claim that the cited references fail to teach or recite. Applicant agrees that proposed claim 103 as presented by the Examiner is an allowable claim. Applicant has amended claims 103, 115, 137, and 149 as suggested by the Examiner to include the allowable subject matter of claims 112, 125, 137, and 149.

## <u>Conclusion</u>

Applicant respectfully submits that the claims of the present application have been amended for patentability as suggested by the Examiner and that the present application is now in condition for allowance. Such action is respectfully requested.

Respectfully submitted,

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